H.R. 3400
The Empowering Patients First Act

- H.R. 3400 makes health care affordable for all Americans.
  - Extends the income tax deduction on health care premiums to those who purchase coverage on the individual market. Employers already get this tax perk and so should you.
  - Establishes a refundable and advanceable tax credit for low-income Americans to purchase health care coverage.

- H.R. 3400 helps hard to insure Americans.
  - Provides incentives to states that establish high-risk pools and reinsurance mechanisms to ensure that Americans with pre-existing conditions or expensive chronic conditions have access to affordable, quality health care.

- H.R. 3400 saves money for every American.
  - Creates health insurance pooling mechanisms like Association Health Plans and Individual Membership Accounts that drive down costs by spreading risk and allowing individuals to control their health care dollars.
  - Allows individuals to shop for health insurance across state lines, thereby eliminating the artificial barriers to access and affordability that keep costs high.
  - Allows employers to offer discounts to employees for healthy habits through prevention and wellness programs.

- H.R. 3400 reforms Medicaid and SCHIP
  - Medicaid and SCHIP participants will be given the option of receiving a voucher equal to the value of their Federal benefits to purchase private insurance.
  - Mandates that states must cover the most vulnerable children eligible for SCHIP before expanding the program to cover childless adults or illegal immigrants.

- H.R. 3400 provides real cost-containment and the plan is paid-for.
  - Establishes specialized health courts in each state that can properly address medical malpractice claims.
  - Caps non-economic damages at $250,000.
  - By reducing unnecessary Federal health care payments, ferreting out waste, fraud, and abuse, and cutting annual non-defense discretionary spending by just 1%, the Republican alternative health care plan is completely paid-for.